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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: PALTENGHE, Cris T., et al.  
Application No. 09/291,294  
Filed: April 14, 1999  
For: SYSTEM AND METHOD FOR SECURELY  
STORING ELECTRONIC DATA  
Examiner: Norman, M.  
Group Art Unit: 2163

Assistant Commissioner for Patents  
Washington, DC 20231

AMENDMENT AND REMARKS

Sir:

Applicant submits the following Amendment and Remarks in reply to the Office Action mailed January 29, 2001, setting a three month period for response which expired on April 29, 2001. Applicants have filed herewith a request for a three month extension of time, extending the period for response to July 30, 2001.

In the Specification:

Please delete the paragraph that begins at line 26 on page 8 and ends at line 8 on page 9 and replace it with the following paragraph:

The system and method for an embodiment of the present invention provides, for example, a technology infrastructure associated with the virtual wallet 12 for accessing the contents of the virtual wallet, such as the owner's stored value in the wallet. The technology infrastructure associated with the virtual wallet 12 provides a key that is durable and has, for example, two "flavors." Fig. 4 is a table which shows

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